

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Tara M. Parker  
Debtor

Case No. 22-00092-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Apr 25, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 28

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2022:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | Tara M. Parker, 88 Finch Ln, Hallstead, PA 18822-9200  |
| 5456530  | Alpha Recovery Group, 6912 S Quentin St Unit 10, Centennial, CO 80015                          |
| 5456531  | Credit Collection Services, Payment Processing Center-27, Boston, MA 02205-5126                |
| 5456533  | Eastpoint Recoivery Group, 1738 Elmwood Ave Ste 104, Buffalo, NY 14207-2465                    |
| 5456535  | Geisinger Community Medical Center, PO Box 983142, Boston, MA 02298-3142                       |
| 5456527  | Law Office of Brian E Manning, 502 S Blakely St, Dunmore, PA 18512-2237                        |
| 5456538  | PA Department of Revenue, Bureau of Individual Taxes, PO Box 281210, Harrisburg, PA 17128-1210 |
| 5456526  | Parker Tara M, 88 Finch Ln, Hallstead, PA 18822-9200   |
| 5456539  | Payment Processing, PO Box 650847, Dallas, TX 75265-0847                                       |
| 5456542  | + Ratchford Law Group, PC, 54 Glenmaura National Blvd Ste 104, Moosic, PA 18507-2161           |
| 5456543  | Rushmore Loan Managment Services, LLC, PO Box 514707, Los Angeles, CA 90051-4707               |
| 5456545  | Servpro, PO Box 654, Binghamton, NY 13902-0654   |
| 5456547  | The Law Offices of Burr & Reid, LLP, PO Box 2308, Binghamton, NY 13902-2308                    |

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + EDI: AISACG.COM                               | Apr 25 2022 22:48:00 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr       | + EDI: RECOVERYCORP.COM                         | Apr 25 2022 22:48:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                   |
| 5456528  | Email/Text: customercare@adminrecovery.com      | Apr 25 2022 18:42:00 | Admin Recovery, LLC, 6225 Sheridan Dr Ste 118, Buffalo, NY 14221-4800                                   |
| 5456627  | + EDI: AISACG.COM                               | Apr 25 2022 22:48:00 | Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901     |
| 5456529  | EDI: GMACFS.COM                                 | Apr 25 2022 22:48:00 | Ally Financial, PO Box 380901, Bloomington, MN 55438-0901   |
| 5456532  | Email/PDF: creditonebknofications@resurgent.com | Apr 25 2022 18:52:51 | Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500  |
| 5456534  | Email/Text: data_processing@fin-rec.com         | Apr 25 2022 18:42:00 | Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908                          |
| 5456536  | EDI: IIC9.COM                                   | Apr 25 2022 22:48:00 | I.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378  |
| 5456537  | EDI: IRS.COM                                    | Apr 25 2022 22:48:00 | INTERNAL REVENUE SERVICE, P O Box 21126, Philadelphia, PA 19114   |
| 5456540  | EDI: RMSC.COM                                   | Apr 25 2022 22:48:00 | Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658  |
| 5456465  | EDI: PENNDEPTREV                                | Apr 25 2022 22:48:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA                   |

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|         |   |                      | 17128-0946   |
|---------|---|----------------------|--|
| 5456465 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Apr 25 2022 18:42:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |
| 5456541 | + EDI: PINNACLE.COM                     | Apr 25 2022 22:48:00 | Radius Global Solutions, PO Box 390916, Minneapolis, MN 55439-0911                               |
| 5456544 | Email/Text: bankruptcy@sequium.com      | Apr 25 2022 18:42:00 | Sequium Asset Solutions, LLC, 1130 Northchase Pkwy SE Ste 150, Marietta, GA 30067-6429           |
| 5456546 | EDI: AISSPRINT                          | Apr 25 2022 22:48:00 | Sprint, PO Box 629023, El Dorado Hills, CA 95762-9023  |
| 5456730 | + EDI: RMSC.COM                         | Apr 25 2022 22:48:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021        |

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2022 at the address(es) listed below:

| Name                    | Email Address   |
|-------------------------|---|
| Brian E Manning         | on behalf of Debtor 1 Tara M. Parker BrianEManning@comcast.net G17590@notify.cincompass.com |
| Jill M. Spott (Trustee) | jspottesq@sheilslaw.com PA92@ecfcbis.com  |
| Rebecca Ann Solarz      | on behalf of Creditor Embrace Home Loans Inc. bkgroup@kmlawgroup.com                        |
| United States Trustee   | ustpregion03.ha.ecf@usdoj.gov   |

TOTAL: 4

**Information to identify the case:**

Debtor 1 Tara M. Parker  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-00092-HWV

Social Security number or ITIN xxx-xx-1156  
EIN --

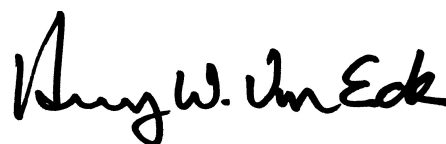
Social Security number or ITIN  
EIN --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tara M. Parker

4/25/22**By the  
court:**

Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**